

# PATENT ABSTRACTS OF JAPAN

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(71)Applicant : **KIYAPITARU ASETSUTO  
PLANNING:KK  
YASUDA KASAI KAIJO HOKEN KK**

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(72)Inventor : **KITAYAMA MASAKAZU**

**(54) EFFICIENT DESIGNING METHOD FOR MORTALITY INSURANCE, EFFICIENT  
DESIGNING METHOD FOR INDIVIDUAL PENSION, EFFICIENT SIMULTANEOUS  
DESIGNING METHOD FOR MORTALITY INSURANCE AND INDIVIDUAL PENSION, AND  
COMPUTER-READABLE STORAGE MEDIUM STORING PROGRAM INCLUDING  
INSTRUCTION MAKING COMPUTER EXECUTE THOSE PROCESSES**

(57)Abstract:

PROBLEM TO BE SOLVED: To efficiently allocate life insurance and/or individual pension by adopting a two-stage linear programming method as calculating method for arithmetic processing without depending on a designing method by patterns.

SOLUTION: When insurance is designed by combining two kinds of mortality insurance which are lifelong insurance and bereaved family's pension payment type fixed-term insurance for a necessary guarantee amount representing economical danger in case of individual's death as money, trial time-series calculation for a necessary premium is performed under specific restriction conditions. The trial calculation result is stored as time-series data and respective data on the coefficients prescribed in the specific restriction conditions are extracted from a previously stored life insurance article constitution file 6 according to the sex and age of an individual to be insured and expanded into the restriction condition expressions; and arithmetic processing which meets the restriction conditions and minimizes a target function is performed.

